

Date of Deposit: September 4, 2007

Our Case No.0113609/002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
John C. Hiatt, Jr., et al. )  
Serial No.: 10/017,040 ) Examiner: Jocelyn Greimel  
Filing Date: December 6, 2001 ) Group Art Unit No.: 3693  
For: Delayed Start Financial )  
Instrument And Method For )  
Converting Delayed Start )  
Financial Instrument To A )  
Standard Option )

**RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

This is in response to the Office Action mailed on June 22, 2007 setting a shortened statutory response date of three months. As this paper is being filed before September 22, 2007, it is considered timely filed. Applicants submit the following Remarks and respectfully request the examiner to reconsider the rejections made in the Action and to allow the claims to issue.

**The Claims** are reflected in the listing of claims, which begins on page 2 of this paper.  
**Remarks** begin on page 10 of this paper.